

**LABORERS PENSION TRUST FUND FOR NORTHERN CALIFORNIA
220 CAMPUS LANE
FAIRFIELD, CALIFORNIA 94534-1498
TELEPHONE: (707) 864-2800 OR TOLL-FREE (800) 244-4530**

IMPORTANT ANNOUNCEMENT REGARDING YOUR PENSION PLAN

TO: ALL ACTIVE PLAN PARTICIPANTS

Change in Plan Definition of "Total Disability"

Effective August 1, 2003, the Pension Plan no longer requires a Participant to apply for and be denied a Social Security Disability Benefit before applying for a Disability Pension through the Fund. The Plan still provides that a Participant will be deemed totally disabled upon determination by the Social Security Administration (SSA). However, in the absence of an award by SSA, the Board may grant a Disability Pension if it finds that:

- on the basis of competent medical evidence, the Participant is totally unable, as a result of physical or mental impairment, to engage in or perform work as a laborer in the Building and Construction Industry; and
- the bodily injury or disease is not due to the Participant's commission of or attempt to commit a felony, or the engagement in any felonious activity or occupation, or self-infliction of any injury, or as a result of habitual drunkenness or use of narcotics, unless administered according to the orders of a licensed physician; and
- the total disability is expected to result in death or to be of a continued and indefinite duration.

Credited Service During Periods of Disability

Effective August 1, 2003, if you are absent from Covered Employment due to a temporary disability for which you are receiving California Disability Insurance Benefits or temporary Workers' Compensation Disability Benefits, you will receive credit of 40 hours per week during your period of disability. Previously, the Plan limited the granting of disability hours to a maximum of 26 weeks. So long as you are receiving California Disability Insurance Benefits or temporary Workers' Compensation Disability Benefits, that limit no longer applies.

Sincerely,

BOARD OF TRUSTEES

OCTOBER 2003

This notice is no more than a brief summary of the Plan changes adopted by the Board of Trustees. As such, it is not intended to address all of the Plan provisions that may affect your eligibility for benefits, the amount of your benefit and your rights and obligations under the Plan. You should refer to your summary plan description booklet and the Pension Plan document to fully understand your benefits.

-PLEASE PLACE THIS INSERT IN YOUR PENSION PLAN BOOKLET-